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Big jobs that pay badly

Some careers cost time and money to take up. But don't expect a big paycheck.

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NEW YORK (CNN/Money) – Most of us work hard for a living. And if we're lucky, we're well compensated for the effort.

But there are some jobs you should take only if you really love the work because the investment you make to get the job and the hours you keep aren't necessarily commensurate with what you earn.

Not that all careers in this category are necessarily low-paying, at least not by national standards.

But they may require a great deal of time and money in graduate education, offer working conditions that only passion can excuse, and there may be such a long run for the roses that you forfeit prime working and child-bearing years just to achieve a salary that college peers were earning a decade earlier.

Here are just three of those jobs.

Architects

For every Philip Johnson or Frank Lloyd Wright in a generation of architects, there are countless more who work without fanfare on the everyday buildings where we work, live and shop.

Architects may spend up to seven years completing undergraduate and master's-degree studies, or up to three-and-a-half years in a master's program if they majored in another area during college. To be eligible to take the licensing exam, they also must log three years as interns working for licensed architects.

Architects with a master's might enter the work force with between \$50,000 and \$80,000 in student loan debt. But as first-year interns, they might earn only \$34,000, the national median



according to the 2005 compensation survey by the American Institute of Architects. Meanwhile, several steps up the ladder, senior architects earn a median of \$68,900.

Chefs

There's a reason they say if you can't stand the heat get out of the kitchen. Restaurant kitchens usually aren't air conditioned, so temperatures can top 100 degrees in the summer, said Stephan Hengst, spokesman for the Culinary Institute of America (CIA).

Since most restaurant chefs are not on track to become the next Jean-Georges Vongerichten or Wolfgang Puck, they can expect far more modest incomes.

Culinary school graduates who might have spent two to four years and tens of thousands of dollars to get their degrees might get a low-level job on the kitchen line paying around \$32,000 soon after graduation (more if they had experience prior to culinary school).

By the time they work their way up to sous-chef after perhaps three or four years, they might make around \$55,000, Hengst said.

Benefits are more likely to be included if they work for a chain rather than a small, independently owned restaurant.

And the hours they log on their feet average about 12 hours a day, Hengst said, although 80- to 100-hour weeks aren't unusual for some.

When you work behind the scenes in a restaurant, kudos aren't delivered directly by the customer, but rather indirectly by their returned plates: the emptier, the better.

Academic research scientists

A career with one of the most disproportionate ratios of training to pay is that of academic research scientist.

A [Ph.D. program](#) and dissertation are requirements for the job, which can take between six and eight years to complete. (See [correction](#).) Add to that several years in the postdoctoral phase of one's career to qualify for much coveted tenure-track positions.

During the postdoc phase, you are likely to teach, run a lab with experiments that require you to check in at all hours, publish research and write grants – for a salary that may not exceed \$43,000.

The length of the postdoc career has doubled in the past 10 years, said Phil Gardner, director of the Collegiate Employment Research Institute at Michigan State University. "It's taking longer and longer to get there. You can't start a family. It's really tough."

And it's made tougher still by the fact that in many disciplines, there aren't nearly as many tenure-track positions as there are candidates.

So, to those who earn their MBAs in two years and snag six-figure jobs soon after graduation, your jobs may be hard, but maybe not quite as hard as you think.

Correction: An earlier version of this story understated the number of years it takes to get a PhD in the sciences. CNN/Money regrets the error. ([Return to story.](#))

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